

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Guy D. Coughlan, et al.

Application No.: 11/681,584

Confirmation No.: 7472

Filed: March 2, 2007

Art Unit: 3691

For: System and Method for a Risk Management  
Framework for Hedging Mortality Risk in  
Portfolios Having Mortality-Based Exposure

Examiner: Michael R. Zecher

**MAIL STOP RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REQUEST FOR CONTINUED EXAMINATION**  
**WITH CLAIM AMENDMENT**

Sir:

In response to the Final Office Action dated July 23, 2009 and the Advisory Action dated September 24, 2009, please enter the following Amendments and Remarks:

- **Amendments to the Claims** begin on page 2.
- **Remarks** begin on page 9.